

Docket No.: 3350-106A
File No. 1158.41557CX1
Client No.: Kight + Ebill-A



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
KIGHT, et al. : Art Unit: 3624
Serial No: 10/608,420 :
Filed: June 30, 2003 :
Examiner: TBD

For: FLEXIBLE INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

No additional fee is required.
 Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

A Credit Card Payment form in the amount of \$0 is attached

Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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Docket No. 3350-106A
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In re Application of

KIGHT et al

: Group Art Unit: 3624

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For: FLEXIBLE INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits..No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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File No. 1158.41557CX1
Client No. Kight + EBill-A

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this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41557CX1) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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Sheet 1 of 4

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-106A 1158.41557CX1	SERIAL NO. 10/608,420
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT KIGHT, et al.		
		FILING DATE June 30, 2003	GROUP 3624	

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	4,745,559	5-17-88	Willis, et al.			
AB	5,483,445	1-9-96	Pickering			
AC	5,930,759	7-27-99	Moore, et al.			
AD	5,873,072	2-16-99	Kight, et al.			
AE	5,025,373	6-18-91	Keyser Jr., et al.			
AF	5,794,221	8-11-98	Egendorf			
AG	5,963,925	10-5-99	Kolling, et al.			
AH	5,978,780	1-1-2-99	Watson			
AI	6,055,567	4-25-00	Ganesan, et al.			
AJ	6,044,362	3-28-00	Neely			
AK	5,943,656	8-24-99	Crooks, et al.			
AL	4,974,878	12-4-90	Josephson			

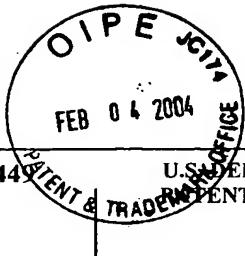
FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM	2294566	5-1-96	Great Britain				
AN							
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

✓ AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
AV	Sharon Gamble Rue, Electronic Checkbook, Machintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
✓ AW	Tracie Forman Hines, The Check is in the Modem, MacUser Vol. 1, p. 6815; 10185 Abstract from Microsearch AN: 85-028676
AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
AY	Rovert B. Willemstad, Home Banking: A Case Study pp. 4R 55, Banker's Magazine Nov.-Dec. 1984
✓ AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356

Examiner	Date Considered



Form PTO-144		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-106A 1158.41557CX1	SERIAL NO. 10/608,420
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U.S. PATENT DOCUMENTS

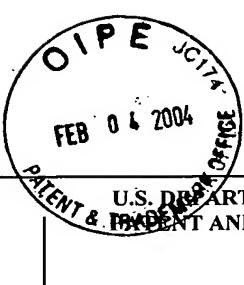
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,496,991	3-5-96	Delfer, III, et al.		
	AB	5,265,008	11-23-93	Benton, et al.		
	AC	5,121,945	6-16-92	Thomson, et al.		
	AD	4,484,328	11-20-84	Schlaflly		
	AE	4,649,563	3-10-87	Riskin		
	AF	4,734,858	3-29-88	Schlaflly		
	AG	5,326,959	7-5-94	Perazza		
	AH	5,465,206	11-7-95	Hilt, et al.		
	AI	5,699,528	12-16-97	Hogan		
	AJ	5,884,288	3-16-99	Chang, et al.		
	AK	5,649,117	7-15-97	Landry		
	AL	5,956,700	9-21-99	Landry		

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Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106A 1158.41557CX1	SERIAL NO. 10/608,420
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	AA 6,035,285	3-7-00	Schlect, et al.			
	AB 6,070,150	5-30-00	Remington, et al.			
	AC 4,799,156	1-17-89	Shavit, et al.			
	AD 5,832,460	11-3-98	Bednar, et al.			
	AE 5,287,270	2-15-94	Hardy, et al.			
	AF 4,882,675	11-21-89	Nichtberger, et al.			
	AG 4,823,264	4-18-89	Deming			
	AH 6,292,789	9-18-01	Schutzer			
	AI 6,289,322	9-11-01	Kitchen, et al.			
	AJ 5,473,143	12-5-95	Vak, et al.			
	AK 6,128,603	10-3-00	Dent, et al.			
	AL 6,285,991	9-4-01	Powar			

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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 2002/0023055	2-21-02	Antognini, et al.			
	AB 5,007,084	4-9-91	Materna, et al.			
	AC 4,947,028	8-7-90	Gorog			
	AD 5,383,113	1-17-95	Kight, et al.			
	AE 5,220,501	6-15-93	Lawlor, et al.			
	AF 5,283,829	2-1-94	Anderson			
	AG 5,325,290	6-28-94	Cauffman, et al.			
	AH 5,684,965	11-4-97	Pickering			
	AI 6,052,674	4-18-00	Zervides, et al.			
	AJ 6,078,907	6-20-00	Lamm			
	AK 6,188,994	2-13-01	Egendorf			
	AL					

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